



## BCFG Research

### A National Megastudy Shows That Email Nudging Elementary School Teachers Can Boost Student Math Achievement

**PNAS**

Proceedings of the  
National Academy of Sciences  
of the United States of America

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#### STUDY OVERVIEW

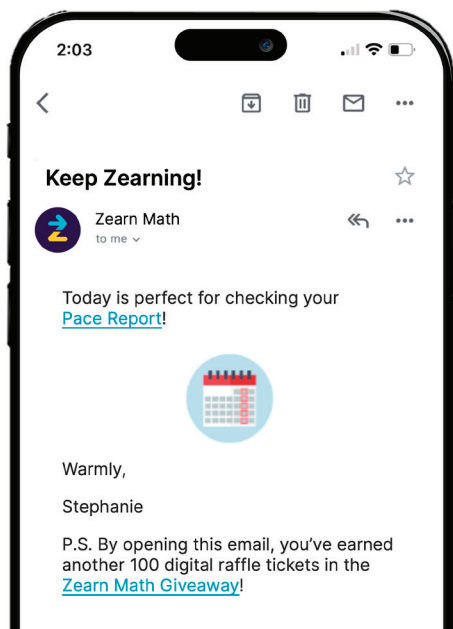
In a megastudy with over **140,000 teachers**, we tested 15 behaviorally-informed messages to help **accelerate student math progress** on Zearn Math, a digital learning platform.

#### MAIN TAKEAWAYS

The most effective message—prompting teachers to log into Zearn each week to view updated student reports—increased student lesson completion by **5.06%**. Messages with specific student data generally worked best. Overall, the effects were modest, highlighting the challenge of shifting behavior via email.

#### READ MORE

Check out this [interview](#) with Co-Director Angela Duckworth about what we learned.





## BCFG Research (Continued)

### Does Q&A Boost Engagement? Health Messaging Experiments in the United States and Ghana

#### MANAGEMENT SCIENCE

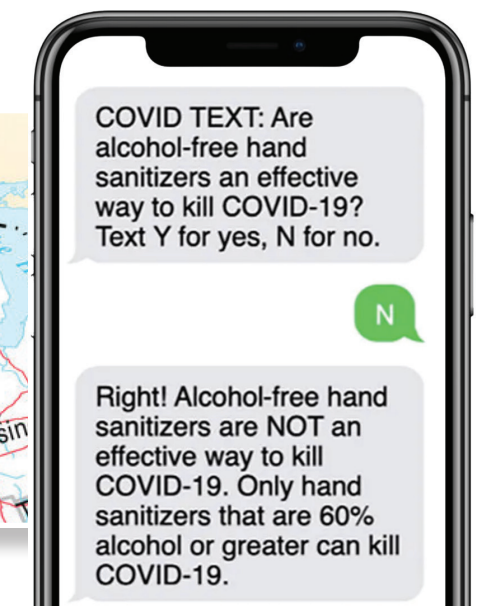
**AUTHORS:** E.L. Kirgios, S. Athey, A.L. Duckworth, D. Karlan, M. Luca, K.L. Milkman, & M. Offer-Westort

#### STUDY OVERVIEW

Across field experiments in Ghana and Michigan and a large Facebook ad campaign, the research team asked: Are **public health messages** more effective when they begin with a question?

#### MAIN TAKEAWAYS

Sending health information in a Q&A format (with a question followed by its answer) led to more information-seeking on related topics than sending the same information via a direct statement. Q&A-style messages also boosted self-reported behavior change in Michigan and proved more cost effective in Facebook advertisements.





## BCFG Research (Continued)

### Can Reminder Emails Compel Americans to Save? A Two-Million-Person Megastudy



**AUTHORS:** K.L. Milkman, S.F. Ellis, D.M. Gromet, I.M. DeMay, H.N. Graci, Y. Jung, R.S. Mobarak, R.A. Silvera Zumaran, M.N. Simmons, C. Van den Bulte, S. Benartzi, M. Hilchey, L. Goodyear, D. Karlan, N. Mazar, D. Mochon, A.M. Shah, D. Soman, J. Zinman, & A.L. Duckworth

#### STUDY OVERVIEW

We evaluated seven behaviorally-informed two-month email campaigns to **encourage savings deposits** in a megastudy with nearly **2 million U.S. bank customers**.



#### MAIN TAKEAWAYS

The top-performing intervention—which sent weekly reminders to customers who had not yet made a savings deposit and congratulatory messages to those who had already saved that week—increased customers' likelihood of making a one-time savings deposit each month by **1.32%**.





## BCFG Research (Continued)

### Nudges Can Prevent Loan Delinquencies at Scale: A 13-Million-Person Field Experiment

**PNAS**

Proceedings of the  
National Academy of Sciences  
of the United States of America

**AUTHORS:** R. Kuan, K. Blagg,  
B. L. Castleman, R. Darolia,  
J. D. Matsudaira, K.L. Milkman, &  
L. J. Turner

#### STUDY OVERVIEW

In a **13-million-person** field experiment with the U.S. Department of Education, the research team tested six sets of behaviorally-informed email campaigns to help student loan borrowers, identifying several cost-effective ways to reduce loan delinquency rates.

#### MAIN TAKEAWAYS

Reminders to sign up for income-driven repayment plans and monthly auto-debit payments meaningfully helped borrowers.

Framing potential savings in percentage terms (e.g., “save 43% monthly”) was more effective than framing the same benefit in dollar terms (e.g., “save \$46 monthly”).

Recommending two beneficial actions twice was more effective than recommending one action at a time across two messages, suggesting that **repetition can be more important than simplicity**.







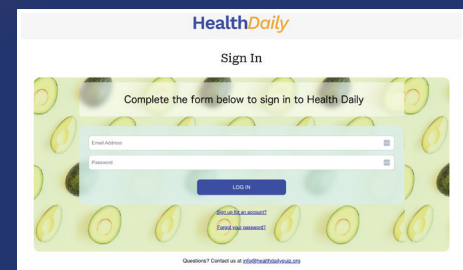
## Partnership with CNN Health



We launched a new **30-Day Wellness Challenge** in partnership with **CNN Health**. CNN Health has shared the opportunity to participate on CNN.com, CNN newsletters, and a televised CNN segment.

Over 7,000 people have enrolled in our program to date.

Interested in participating?  
[Sign up here.](#)



BEHAVIOR CHANGE  
FOR GOOD

## By the Numbers

180+

Team Scientists

80+

Undergraduate  
Research Assistants

1,700+

Google Scholar  
Citations

9,000+

Newsletter  
Subscribers

9,000+

Followers on X

8,000+

Followers on  
LinkedIn

60,000+

YouTube  
Channel Views

2,200+

YouTube  
Subscribers





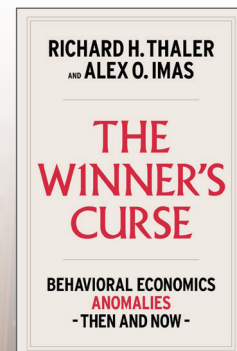
## BCFG Events at Penn

### Richard Thaler and Alex Imas: The Anomalies That Changed Economics

BCFG hosted Nobel Laureate Richard Thaler and University of Chicago Professor Alex Imas for a lively conversation about 30 years of behavioral economics insights, detailed in their new book [The Winner's Curse](#).



Watch the recording on YouTube







## BCFG Events at Penn (Continued)

### Emily Falk

Co-Director Katy Milkman interviewed Penn neuroscientist Emily Falk about her book, [What We Value: The Neuroscience of Choice & Change](#).



### Jennifer Eberhardt

BCFG co-hosted Stanford University Professor Jennifer Eberhardt for a thought-provoking seminar on [racial bias](#).



### Judd Kessler and Corinne Low

Wharton Professors Judd Kessler and Corinne Low joined Co-Director Katy Milkman for a conversation about how behavioral economics can help people get more out of life based on their new books, [Lucky by Design](#) and [Having It All](#).









# 2025 in Review

## Co-Director Angela Duckworth Honored

Congratulations to Co-Director Angela Duckworth for being honored on the Society for Personality and Social Psychology's distinguished [Heritage Wall](#).



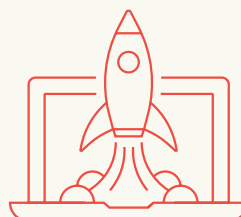
## Research Assistant Program

**Thank you** to the 15 undergraduate Research Assistants who contributed this year to BCFG's work on **changing behavior for good**.



## Thank You

We're grateful to the BCFG **Team Scientists, staff, funders, and partners** who made this year's accomplishments possible!



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